Re: FTC Business Opportunity Rule

I have been an Independent Business Owner with Quixtar.com and part of the Britt Worldwide organization affiliated with Quixtar since 1999. It's been one of the best experiences of my life. Quixtar has given me the opportunity to secure my family's financial future. And the training and education system provided by Britt Worldwide has not only taught me to succeed as a part of the Quixtar business model, but also how to succeed in life as well as how to be financially responsible.

Succeeding in this type of business continues to be a challenge, but what worthwhile journey doesn't have it's own difficulties? Honestly, two of greatest obstacles that effect my rate of success with various prospects are: 1) their exposure and/or past involvement with some other illegal or failed "home based" direct selling business opportunity, or 2.) their experience with another ibo who didn't conduct themselves in an ethical/professional manner. Therefore, I am in favor of perhaps some changes to govern how businesses in our industry conduct themselves.

However, I do have some serious concerns with some of the FTC's proposed guidelines:

- **1.7 day waiting period**: I don't believe this to be worthy of implementing given that Quixtar offers a 100% money back policy.
- **2. Provide list of references:** This will infringe on the privacy of other ibo's (indep business owners), not to mention that some may be happy to steal an inquiring prospect. Furthermore, in some areas, there may not be 10 other ibo's to pull from.
- **3. Disclose past litigation:** what is the point? I feel this should be the prospects duty to research such litigation if interested. I've never been to a job interview and asked the person to provide all complaints/litigation against the given company. When I made my educated decision to become an IBO, I took it upon myself in the prudent evaluation of the Quixtar company to research any recent litigation.
- **4. Income disclosure:** Quixtar provides this in the SA4400 document as well as all of their literature used for presentations. It tells the avg monthly income for an "active" ibo.
- **5. Provide personal financial documents for all income claims:** This would be solved by people being honest!! However, I don't feel that providing personal financial statements will solve any perceived problem. Those who lie will continue to do so, and those who are honest won't need proof of income anyway.

Again, I do feel strongly that potential prospects need to have enough information to make an educated decision regarding the Quixtar opportunity or any other. However, I believe Quixtar already does an excellent job of making information available via additional websites as well as printed material. As I stated, I took it upon myself to seek out information that I believed was important in my evaluation of the Quixtar business plan in 1999. I never for an instant expected my sponsor to provide piles of information. Today, as I work with prospects, I provide the informative websites and encourage them to do any research they feel important in making an educated decision. I also make it very clear to each prospect that this is a business they are looking at, not a get rich quick deal. I screen people with questions to identify those who understand this and those who think they will get rich without the work/effort. In a sense, it's almost a matter of protecting prospects from themselves. It's much easier to eliminate people at the beginning than to

deal with disappointed lazy people who forgot the word "work" and now want their money back.

I feel that Quixtar.com does an excellent job of providing company and business plan information. For the most part, I believe Quixtar IBO's also do a great job of dealing w/ prospects. I hate to see the efforts of legitimate direct selling companies and distributors/ibo's limited and hindered because of the dishonest minority. I believe the financial risk, especially with Quixtar, is low and therefore does not warrant such rules be implemented.

Thank you for the opportunity to comment on this matter. Please contact me with questions, comments, or concerns.

Sincerely, Brian Mesarchik Quixtar Independent Business Owner